

## Health Care Flexible Spending Account

### Eligible Expenses

#### PROFESSIONAL SERVICES

Chiropracist  
Chiropractor  
Christian Science practitioner  
Dermatologist  
Dentist  
Gynecologist  
Midwife  
Neurologist  
Nursing  
Obstetrician  
Oculist  
Optician  
Optometrist  
Orthopedist  
Osteopath  
Pediatrician  
Physician  
Physical Therapist  
Physiotherapist  
Podiatrist  
Psychiatrist  
Psychoanalyst  
Psychologist  
Registered Nurse  
Surgeon (except for cosmetic surgery)

#### LABORATORY EXAMS

Blood tests  
Cardiographs  
Metabolism tests  
Spinal fluid tests  
Sputum tests  
Stool examination  
Urine analysis  
X-ray examinations

#### MEDICAL TREATMENTS

Acupuncture  
Blood transfusion  
Diathermy  
Electric shock treatments  
Flu Shot  
Hearing services  
Immunizations / Vaccine(s)  
Infertility treatments  
Injections  
Insulin treatments  
Laser eye surgery  
Nursing  
Organ transplant  
Physical Therapy  
Pre and post-natal care  
Psychotherapy  
Radium therapy  
Sterilization (Vasectomy)  
Ultra-violet ray treatments  
X-ray treatments

#### DENTAL SERVICES

Cleaning teeth  
Dental x-rays  
Dentures  
Extraction(s)  
Filling teeth  
Gum treatment  
Oral surgery  
Orthodontia (unless only for cosmetic purposes)

#### HOSPITAL SERVICES

Anesthetist  
Body Scan  
Oxygen mask, tent  
Use of operating room  
X-ray technician

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#### EQUIPMENT AND SUPPLIES

Abdominal supports  
Ambulance hire  
Arches  
Artificial teeth, eyes, limbs  
Auto device for handicapped person, but not for travel to work  
Back supports  
Blood pressure monitor  
Blood sugar test kit/strips  
Braces  
Carpal tunnel wrist support  
Contact lenses, supplies  
Cost of installing stair-seat elevator for person with heart condition  
Crutches  
Elastic hosiery  
Eyeglasses - prescription, reading  
Fluoridation unit in home  
Glucose monitoring  
Hearing aid and batteries  
Heating devices  
Home vaporizer  
Iron lung  
Medic alert bracelet / necklace  
Occlusal guard to prevent teeth grinding  
Orthopedic shoes  
Ovulation monitor  
Pregnancy test kit  
Prescriptions  
Repair of telephone equipment for the deaf  
Sacroiliac belt  
Splints  
Truss  
Wheelchair

#### MISCELLANEOUS HEALTH RELATED EXPENSES

Abortion  
Administrative costs - monthly FSA maintenance fees  
Alcoholism inpatient care  
Birthing classes  
Braille books (excess cost of Braille books or cost of regular editions)  
Breast reconstruction surgery following mastectomy  
Circumcision  
Convalescent home if for medical treatment  
Contraceptives - birth-control pills, condoms, spermicidal foam  
Drug treatment center - inpatient care fees paid to health institute of services prescribed by a physician to alleviate a physical or mental defect or illness  
Guide for blind person  
Kidney donor's or possible kidney donor's expenses  
Legal fees for guardianship of mentally ill dependent where commitment was necessary for medical treatment  
Nurse's board and wages, including Social Security  
Remedial reading for dyslexic child  
Sanitarium and similar institutions  
School cost for physically and mentally handicapped children  
Seeing eye dog and its maintenance  
  
Shipping/handling fees incurred to obtain drugs or medicine for medical care  
Taxes on medical services and products  
Telephone-teletype cost and television adapter for closed caption service for deaf person  
  
Transportation expense for person to receive medical care

## Health Care Flexible Spending Account

### Ineligible Expenses

Antiseptic diaper service

Athletic club expenses (unless medically necessary)

Babysitting fees enabling you to make doctor's visits

Boarding school fees paid for a healthy child while parent is recuperating from illness

Bottled water bought to avoid drinking fluoridated city water

Child rearing service

Cosmetic surgery not medically necessary

Cosmetic dentistry not medically necessary

Cost of hotel room suggested for sex therapy

Cost of trips for a change of environment to boost morale of ailing person

Deductions from your wages for sickness insurance under state law

Domestic help

Doula

Ear piercing

Funeral, cremation or burial, cemetery plot or monument

Health programs offered by resort hotels, health clubs and gyms

Marriage counseling fees

Maternity clothes

Medical bills for divorced spouse

Patent medicine

Premiums in connection with life insurance policies, paid for disability, double indemnity, or for waiver or premiums in the event of total and permanent disability

Premiums in connection with policies for reimbursement of loss of earnings or a guarantee of a specific amount in the event of hospitalization

Premiums for medical or dental insurance, including COBRA premium payments

Prescriptions purchased outside the USA

Scientology fees

Special food or beverage substitutes

Stem cell harvesting

Tuition and travel expenses to send problem child to a particular school for change of environment

Veterinary fees for pet

Vitamins and dietary supplements that can be purchased over-the-counter without a prescription

## Health Care Flexible Spending Account

### Dual Purpose List

These require a note from a Health Care Provider listing the diagnosis of the medical condition and duration of treatment.

Anti-baldness/hair loss/ hair replacement/ such as Rogaine, but only if to replace hair loss due to a medical condition (e.g. cancer treatment) and not for balding due to age.

Fiber supplements such as Benefiber and Metamucil

Glucosamine/Chondroitin for arthritis or other medical condition (not reimbursable if taken for overall joint health)

Herbal supplements used to treat a specific disease such as St. John's Wort for depression

Hormone Therapy Drugs

Medicated shampoos to treat a specific medical condition like psoriasis and only the amount in excess of the cost of normal shampoo.

No Doz (and other sleep prevention drugs)

Nose strips for proper breathing or other medical conditions

Pedialyte for a child's dehydration

Retin-A and other acne medicines (not reimbursable if used for cosmetic purposes such as wrinkle reduction)

Sleep-Aids

Snoring cessation aids and medications such as Breathe Right Spray, Snorezz

Sunscreen and Sunblock

Vitamins are not an eligible expense, unless prescribed by a physician to treat a specific medical condition. (i.e. Iron to treat, not prevent, anemia; Calcium Supplements to treat, not prevent, Osteoporosis). A doctor's note detailing the specific medical condition will be required for reimbursement.

Weight loss/dietary supplements must be for a specific medical condition such as obesity.

Acne treatments

Massage therapy

Nutritionist

Prenatal vitamins

#### MEDICAL EQUIPMENT

Air conditioner, if medically necessary for relief from allergy or difficulty breathing

Reclining chair if prescribed by physician

Wigs, if advised by physician because of hair loss from disease

Clarinet lessons, if advised by dentist for treatment of tooth defects

This list is not a complete list, but is intended to provide a Medical FSA participant with examples to help determine what Over-The-Counter medications may be eligible for reimbursement. This list may change from time to time.

\*This additional practitioner documentation must:

- Be on the licensed medical practitioner's letterhead or prescription form;
- Be dated within the current Plan Year;
- Include a diagnosis stating the specific medical condition being treated;
- Indicate that the product being purchased will directly impact this medical condition;
- Include the licensed medical practitioner's signature;
- Specify that the product will not be used for general health, cosmetic or personal reasons; and
- Be included each time a claim for that product is submitted (along with a completed reimbursement claim form and itemized receipt).

## Over-The-Counter (OTC) Item List Guideline (This is not a comprehensive list)

OTC Drugs Used Primarily for Medical Care. These are reimbursable with only a third party receipt. No recommendation from a health care provider is required.

Type of Drug	Examples (common brands, not a comprehensive list)
Allergy Prevention & Treatment	Benadryl, Sudafed, Actifed, Claritin, Chlor-Trimeton
Antacids and Acid Reducers	Gas-X, Maalox, Mylanta, Tums, Roloids, Pepcid AC, Prilosec OTC, Tagamet HB, Zantac 75
Antihistamines	Actidil, Actifed, Allerest, Benadryl, Claritin, Chlor-Trimeton, Contac, Dimetabe, Drixoral
Antidiarrhea and Laxatives	Ex-Lax, Pepto-Bismol, Imodium A.D., Kaopectate
Anti-fungal	Lamisil AT, Lotramin AF, Micatin
Anti-itch Lotions and Creams (e.g. for athletes foot, bug bites, poison ivy, sunburn)	Bactine, Cortaid, Hydrocortisone, Calamine Lotion, Benadryl Cream, Lanacort, Lamisil AT, Micatin, Moisturel
Asthma	Primatene Mist
Cold Sore/Fever Blister	Abreva Cream, Blistex, Carmex
Condoms and other contraceptive devices	Trojans, VGF Film, Delfen Contraceptive Foam
Contact Lens Solution	Bausch & Lomb, Boston, Opti-free, Allergan, Renu
Cough Suppressants	Robitussin, Vicks 44, Chloraseptic
Decongestant/Nasal Decongestant/ Cold Remedies	Advil Cold and Sinus, Afrin, Aleve Cold, Children's Advil Cold, Duration, Dristan, Neo-Synephrine, Nyquil, Tylenol Cold and Flu, Allerest, Alka Seltzer
Diaper Rash Ointment	Desitin, Balmax
Eye Drops for Allergy/Cold relief	Ocu-Hist, Clear Eyes, Visine

## Over-The-Counter (OTC) Drug List Guideline

### Reimbursable/Non-Reimbursable Items

First Aid Supplies	Ace Bandages, Band-aids, Bandage Tape, Thermometers, Medical Gloves, Rubbing Alcohol
Internal Analgesic/Anti-inflammatory	Advil, Aleve, Motrin, Bayer, Excedrin, Tylenol, Nuprin
Incontinence Supplies	Depends
Liniments	BenGay, Tiger Balm, Flexall, Absorbine Junior
Medical Monitoring	Services and bracelets for medical information
Medical Products and Devices	Blood Pressure Monitor, Glucose Tester, HIV Test, Cholesterol Test, Diabetic Supplies, Crutches, Ovulation Kits, Pregnancy Test Kits
Menstrual Cycle Medications	Midol, Pamprin, Premysyn PM
Migraine	Advil Migraine, Excedrin Migraine, Motrin Migraine
Motion Sickness Medicine	Dramamine, Marizine
Pediculicide (Head Lice)	Nix
Poison Ivy Protection	Ivy Block
Smoking Cessation Aids	Nicotine Gum, Nicorette, Nicoderm CQ, Nicotrol
Toothache and teething pain relievers	Orajel
Wart Removal Medication	Tinamed, Compound W

### OTC ITEMS NOT REIMBURSABLE

(These OTC Drugs or other products are not considered medical care and are not reimbursable through the plan.)

Chap stick  
 Cosmetics  
 Cotton Balls  
 Deodorants  
 Face creams, moisturizers, eye creams, and wrinkle reducers  
 Feminine Hygiene Products such as tampons and maxi pads  
 Food Items (i.e. Slim Fast)  
 Hair removal treatments and waxes  
 Mouth washes, antiseptics and oral anesthetics  
 Shaving Cream and Razors  
 Soap  
 Teeth Whitening kits, and powders  
 Toothpaste  
 Vitamins taken to improve overall-health

## Dependent Care Flexible Spending Account Eligible & Ineligible List

### Eligible Expenses

Eligible expenses under a dependent care FSA are defined as those that enable the participant's spouse to work or to look for work. They include the following:

1. Child care centers that care for six or more children and that meet the IRS's definition of a qualified day care center;
2. Caregivers for a disabled spouse or dependent who lives with the participant;
3. Babysitters;
4. Nursery schools;
5. After-school care or extended day programs (supervised activities for children after the regular school program);
6. Household expenses provided that a portion of such expenses is incurred to ensure a qualifying dependent's well-being and protection; and
7. Day Camps.

Note: One stipulation imposed by the IRS is that the service provider cannot be an individual for whom a personal tax exemption may be claimed and, if a child of the participant or spouse, cannot be under the age of 19

\*Dependent must be 12 years of age or younger.

### Ineligible Expenses

Expenditures that may not be reimbursed from dependent care FSA's include the following:

1. Babysitting for social events;
2. Educational expenses;
3. Expenses that the participant will take as a child care tax credit on his or her income tax return; and
4. Kindergarten.